or grantor of the mortgage or deed of trust being foreclosed.

PER 1 TE JOI

Date: February 8, 1982
STANDARD FEDERAL SAVINGS AND LOAN ASSOCIATION
By: Janet R. Gregory Its: Assistant Vice President
481 North Frederick Avenue
Gaithersburg, Maryland 20877
ACKNOWLEDGEMENT
STATE OF MARYLAND
COUNTY OF Montgomery
Before me, Notary Public in and for the jurisdiction aforesaid, personally appeared this date, Janet R. Gregory personally well known (or satisfactorily proven) to me to be the Assistant Vice President of Standard Federal Savings and Loan Association, who, being first duly sworn, did acknowledge that he/she executed said Instrument as the free act for the uses and purposes therein contained. WITNESS my hand and official seal this08day of February, 1982
My Commission expires the

Re: Deborah S. Kohli 56-028761